

Contractors' Choice Equipment Product

This product provides broad, All risk coverage, up to \$1,000,000 total insured value, for many types of equipment on an inland marine form.

Product Features:

- ▶ Replacement cost valuation available for all equipment up to five model years old
- ▶ Miscellaneous tools and equipment coverage can be included on a blanket basis
- ▶ Theft coverage can be excluded for a premium discount
- ▶ Full coverage is provided for transit exposures
- ▶ Additionally acquired contractor equipment automatically covered for up to 60 days (available upon approval)
- ▶ Debris removal up to 25% of loss; plus \$5,000 if limit exceeded
- ▶ Rented/borrowed (from others) equipment coverage is available for a flat fee annually (options of \$25,000 or \$50,000 per piece)
- ▶ Coinsurance does not apply to blanket property or rental equipment
- ▶ Scheduled equipment is automatically registered in the National Equipment Registry Theft Database
- ▶ In case of a claim, same day contact by claims adjuster and physical inspection of damaged property within seven hours

Limits of Insurance:

- ▶ \$1,000,000 per schedule of equipment
- ▶ Florida and Coastal \$500,000 total limit per schedule
- ▶ \$150,000 per individual piece of equipment
- ▶ \$15,000 on miscellaneous tools and equipment

Additional Advantages:

- ▶ A.M. Best rated A⁺⁺ carrier
- ▶ Competitive pricing
- ▶ Quick quote turnaround
- ▶ All risk coverage form
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses

